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Michelle Clary: The Antidote to Money Fear is Action

Rosemary Fotheringham (Director of Operations) and **Wendy Spinelli** (Creative Director) of Taylor'd Living Magazine interview **Michelle Clary**, CEO and Founder of Piton Wealth (Friday December 2, 2022 10am)

<intro music>

WS: All right, today, we are interviewing **Michelle Clary**, CEO, Senior Wealth Advisor and Founder for Piton Wealth. Piton is a mini-Visionary sponsor for Taylor'd Living Magazine and Michelle is a steady contributor as a writer on finance. She has a long list of impressive letters behind her name, including AEP®, CFP®, ChFC®, CLU®, RICP®—

RF: All of that meaning that she's VERY qualified to talk about money, and even though it's a scary, scary topic for a lot of us, I think, in this episode, Michelle really makes it approachable, not as scary, talking about facing fear and that the antidote to fear is action.

WS: Yes. I love that SO much. What's really awesome about Michelle is that, she has all these credentials, she is super qualified, and she really cares about people, so we're really happy to interview her.

RF: All right, let's jump into it.

1:10

RF: How's it going lately?

MC: Good!

RF: Yeah?

MC: Yeah. I mean, abundantly busy, but busy with great things.

RF: Yeah, like getting ready for the holidays? Is that on your radar yet? Are you prepared?

MC: Yeah, last year I took an exam leading right into the end of the year, so I was studying like crazy and working a lot. So at the end of that, I put together a schedule that started, like, two months ago for Christmas preparation this year, so I'm SO prepared. It feels good.

RF: Wow, I can't imagine being that prepared. I'm just a little ADHD, so thinking ahead is, like, "Oh!", and this actually brings me to your article, because this is talking directly to me: because I'd rather

just not talk about the money. You know, it's like, "Get over that fear!", right? But before we get all into that, let's go into a little bit of background about you. So tell us a little bit about your family life, like where'd you go grow up, siblings, parents.

MC: Yeah, absolutely. So, I was born in Montana and at heart I would say I'm still a Montana girl, and all the things that go along with that. I love cold weather. I do get excited when the snow comes down. I know how to drive in it. I grew up both in western Montana and northern Idaho, graduated from high school in Lewiston, Idaho, and then proceeded to attend five universities, graduating in five years, which is maybe one of the most miraculous feats of my career. There's a story—there was strategy behind all that, but I married my husband twenty-five years ago, Andy, so we are coming up on our 25th anniversary this year.

FR and WS: Congratulations! Major milestone!

MC: Congratulations to HIM, really!

RF: You have a supportive husband.

MC: There you go, yeah, he's all of that and more. And we have two boys, so we have a freshman in college and a junior in high school.

3:18

RF: Wow! Tell us about how you came to be the founder and Senior Wealth Advisor here at Piton, and I'm also curious about what "Piton" means.

MC: Yeah, absolutely. So, let's start with just a brief summary of how I got here. I have one of those stories where the profession called me. I didn't find it. From a very young age, I was amazingly fascinated with financial advising work, because my father was in the industry, and he had abundantly close, special relationships with his clients, to the extent that they were our people, too. His clients were close family members, and we just interacted very intimately with his clients as I was growing up. And I idolized my dad, so I grew up reading the Wall Street Journal every day, still to this day. I will be the last recipient of a paper Wall Street Journal, because I can't lose the addiction of having that paper feel. I know you'll tell me there is an electronic version: I don't care. I'm a paper girl!

4:35

At any rate, I did pursue other fields. I worked in an accounting firm: I worked for Arthur Andersen, one of the former "Big Six" accounting firms. After graduating from college, I traded commodities for Cargill. I worked for Micro Technology out of Boise, so I experienced different industries. But what was missing from all of the really fun, technical challenges was client relationships. And so it didn't take me long in those experiences to recognize that my heart needed people. And I needed to see the impact on people's lives in a meaningful way. And that's how I got back to this profession.

RF: Yeah! Wonderful! So you're the founder of this! How long has Piton Wealth been around? And what was the inspiration for first starting this specifically?

MC: In different iterations, Piton Wealth has been around for 25 years. Let me state that, first of all, the name Piton as a firm was started five years ago, though the culture behind the organization started 25 years ago, right? And to your question, so you asked, "What is a piton?" Well, really important is the imagery of what a piton is and how it relates to what we do: so a piton is a mountaineering tool that is jammed into rocks. Once securely jammed into rocks, it allows for a carabiner and a rope to be attached that attaches to the person, right? And so that piton is the tool that allows for the climber to be secured. It allows for them to ascend more rapidly toward their goal and it protects them from falling, and that is exactly what we do for our clients. You know we have pitons all over the office here, in every conference room. As you probably saw, there's a climber in my conference room attached to a piton. We've hired a sculptor to create some additional climbers attached to pitons, in the lobby. We hide pitons in our newsletters for clients to find, so it is an image that we hold tight to.

RF: Okay, so it's something that keeps them secure, something that keeps them on the path, keeps them from falling, and that's what you do for your clients. So you're essentially creating plans for them that they stick to, even when their emotions are like, "Oh my God, I'm so high! I can't look down and see how far above the ground I am!" It's keeping them secure and grounded.

7:25

MC: Yeah, that's exactly it. We have a financial planning process that we trademarked, maybe ten years ago, called *The Navigated Journey*.

RF: Yeah, tell us about that.

MC: Yeah. So that process, especially in the first year of a client relationship, is pretty rigid. We follow a process of really working through meeting-specific objectives, where we define goals, we understand the reality of what exists today, both from a financial perspective and from a life perspective. We assist our clients with really defining what their goals are. And then, together, we just map out a plan of how to get there. And then there is some element of, "Is the goal realistic?", because we're realists in terms of: once a goal is set, we're going to help you to make sure that it's a realistic goal. And then we dive into a partnership of figuring out how to accomplish it together. And that's really the process.

8:35

RF: OK. So I just I now love that you are a contributor! Now, I liked it before, but it's reiterated to me that I love how you are a contributor to *Taylor Living* because you are all about people and you're all about building a community, and you want to help people, and that's great! Omigosh, you

guys have fit in so well. And so let's talk just a little bit about your past contributions. So you started writing for us in our last Spring/Summer issue. Can you give a brief overview of what that was, "Taking Your Seat at the Table." What was that about?

MC: Yeah. "Taking Your Seat at the Table," you know, that that was an easy write, because it was a bit of a story of my life. I was counseled early on by a mentor (who is still doing amazing things—I was just reading an article about her the other day) but it was the advice, that: "If you want to have an impact, regardless what gifts you've been given, what you've been blessed with, you have to take your seat at the table." And so I think that can be applied to so many different elements of our lives, certainly the relationship that an individual has with advisors or mentors in their life with regards to the way you approach a career. But anyway, it was a fun contribution.

RF: So is the idea of "taking your seat at the table," you need to make your presence known? "Yes, I am here and I am going to be a part of this," right? And you can't just think things will happen, if you're just going to hide off and be to the side, right? Life will happen to you, if you don't make life happen for you, right?

10:40

So let's do just a real brief overview of your most recent article, so we don't give away any spoilers, if somebody wants to pick up an issue.

MC: Yeah, absolutely. So the subject matter, or the theme, of the edition was "Splendor." What we immediately thought of with that is that there's a splendor in knowing that you have a plan. There's a splendor in knowing that you have balance, and with the splendor that you know in having a plan and having balance, recognizing that there's a give-and-take to commitment and result. And what we tried to do, in the article, is to recognize that there are fears. Fears are overcome by having a plan that you know is realistic, actionable and able to get you where you want to go. And so, that was what we tried to accomplish with the article. I hope that that sentiment came across. I will say, the photo shoot was the absolute favorite photo shoot I've ever experienced.

WS: I feel like you did so well, because you are up there—

RF: For people who are listening in, the article starts out with Michelle explaining that she has had a fear of heights that she has had to overcome so that she can go skiing, which she loves. So the heights was not a thing she was super comfortable with, but, "I'm going to do this thing that I love. I need to overcome this fear." So we've got this beautiful photo on the front of the article of her just looking so confident and happy on a chairlift, which I can imagine for you, before you overcame this fear, was terrifying. And you're just in your element.

MC: Yeah, it's true. There's even a story to be told of that, right? It is the imagery and it is the recognition that if you're going to accomplish what you want to accomplish — in this example, it's

skiing— then I need to be able to overcome my fear of heights in order to get to the top of the mountain, and enjoy the exuberance of being able to ski down. So, there's so many applications of that in all of our lives, finance certainly being one of them.

13:03

RF: Absolutely. So this is here's where I would really love to dig into this. Because, you know, money is a topic that brings up fear for a lot of people and I'm just now...It's kind of what Wendy and I were talking about this in the car on the way over. It's one these last taboos that we don't really talk about, but it's so important, to your point, to help people achieve their goals. What do you want for your life? If you want to go skiing, you've got to overcome your fear of the chairlift. If you want to achieve these things that you want in your life, you have to overcome this fear and, to your point, I think I've heard it said that the antidote to fear is taking action, and it sounds like that's what all this is about. So, in addition to starting to take action, what are some of the practical things that you recommend for people, to take those baby steps to confront their fear around money and dealing with money, and maybe some of their own limiting beliefs around money?

MC: You know, I think from the standpoint of why there's so much fear around money, it's because it's lack of planning. It all boils down to lack of planning. And so if the fear is around, "Is there enough money to accomplish what I want to accomplish?" from a spending perspective each month, and "Will I have enough to be able to retire someday?" that is overcome by having a plan that is executed. But the reality is that having that plan, almost by definition, means that something is sacrificed, right? And that's what human nature wants to avoid.

RF: That hard part! It's so hard!

MC: So it's clear to me that the reason why there is fear, often with regards to finance, is because there's an avoidance to actually defining, discussing, and taking action on what needs to happen in order to have the eventual goal be fruitful. So I think it all goes hand-in-hand. I mean, at a very basic level, what is the most important element of managing a financial plan in one's life? Well, it's the "b-word." It's budgeting and we call it, "cash-flow management," so that we don't have to say the b-word, and people think they have to avoid it.

RF: I love that reframing. It's a great reframe! I love it!

MC: There you go. "Cash-flow management." And what that means to me is: in order to say "yes" more to the things that are the most important to you, you have to say "no" to some things, and there needs to be collaboration among husband and wife, even among kids. We've embraced as a family, the effort of bringing kids into some of those discussions so that they understand the give-and-take and the sacrifice as well. But that all of that comes together to simply say, "You need to confront it," whether it's budgeting, whether it's deciding that there's an objective that's important

enough to sacrifice for today, but it all has to be on paper, and maybe in a spreadsheet, and maybe in a budgeting program. Certainly we're advocates of including those conversations and that process in a financial advisory process and having accountability through that means, but it's just a matter of defining, communicating, setting a goal, and then sticking to the plan. And that doesn't mean with perfection, but certainly with accountability.

RF: Right. If you're setting a course, and you can adjust course as you go, but you need to at least have a destination in mind, a plan that you can work towards together as a family.

MC: Correct, yeah.

16:55

RF: So with that, I'm curious. Often one of the struggles is that two partners in a relationship can have really different views on money, different fears on money. You often get one who is a little bit more adventurous and wants to spend.

WS: Free spirit!

RF: And "nerds," in Gordon Ramsey's terms. So, when meeting with couples who have really different perspectives on this, or just for people listening, who say, "My partner's perspective on money is totally different. How do I get them to come to my side? And how do I convince them?" What are your thoughts on that?

MC: So I would argue, and this is part of the point that we tried to make in the article you were alluding to, Wendy, with "coming to the table," that, usually, it's not unlike many other things in marriage and relationships. Two different perspectives are critically important, and so we don't view it as, "We want to get this person to come over to the side" of the other person in the couple. We view it as, "Let's figure out where both of you are coming from, and understand the collective goals of the two of you. And let's find a middle ground that optimizes the skills that both of you bring to the table, and accommodates the objectives that both of you together are trying to accomplish. Maybe, indeed, there's, there's some different objectives there, and we'll figure that out when we name it, and we'll plan around it. But that's really the point that I make. It is SO common that one person is more comfortable managing money and one person is more comfortable spending the money, but with that, I think there's beauty in recognizing that, because I'll tell you this, too: I have clients that one of the most important things that I do, and we do as a team of advisors, is we encourage clients to spend their money, because when you're in a pattern of saving, saving, saving and then they retire, often they're not spending really what they should be spending in order to do the things they want to do, for fear of running out of money. And so sometimes we're really finding ourselves on the side, in the context of that relationship, again, in the middle. It's not taking sides with one or the other, but it's recognizing that, "Gosh, if you live like a pauper and only eat

rice and beans for the rest of your life, when you actually have the capability of distributing more from your portfolio and using some of it to really provide joy that extends beyond the basics, that's probably not filling your life's objectives, either."

WS: You're in the mental habit. That habit's not going to go away after you retire, so you have to use a whole lot of energy to be like, "No, I CAN actually enjoy stuff now," and that would be a huge struggle in and of itself. So, can I contribute this one little story? Okay, so when it comes to finding that middle ground, my husband and I: if you haven't guessed yet, I'm definitely the free spirit and he is the nerd. However, I was able to finally able to follow some things on a spreadsheet, that we use for years and years. It was really funny: we both do math very differently, so when we were sitting down and trying to calculate things together, at first, it was kind of fighty, but later we just realized, "Okay, our brains wrap around this math a little bit differently." So if he was sitting down and crunching some numbers, I'm like, "I can't look at it until you're done, okay?" And then I would go down, I would go and do the same thing, kind of crunch the numbers and come up with about the same numbers, right? But neither of us could watch the other person interact with the spreadsheet, but that was just a really small example of, "OK, sometimes you just got to let it go, let them do their math. Come up with their thing, right?" And just come together—

RF: Different approaches. They're both valid.

WS: Exactly. Everybody's values. Michelle, it sounds like what you're saying is that your perspective is that everyone's perspective and values are valid and it's finding what is valid in each of their perspectives, and then finding something that works between both partners. That helps them achieve what they want, helps them live the kind of lifestyle that they want, and possibly leave a legacy.

MC: Yes, yes, right, and I would even argue that in the example that you gave personally, Wendy, it's SO common. Usually, there's a definite spender, there's a definite saver, free spirit, nerd, however we want to define it, but praise God that you have one another to provide that balance to your life, right? Because how limiting would the ability be to spend money. We believe money is a tool, right, it's not a goal. It's not the destination; it's a tool, but how boring would life be, if you didn't incorporate the use of money to provide joy, right? and that would be the tendency of a pure saver, RF: Right.

MC: We also hold very dear, and our clients embody this: this value that there is an objective that money provides to be generous, and it is a permeating quality of the clients we work with. So whether it's spending to provide joy to other people, whether it's gifting money to family members, whether it's funding charitable organizations with time, value and money. And there's so many

examples that I can give examples of just amazing, mind-blowing generosity that that the tool of money provides clients to be able to execute.

23:05

<Tri-Cities Area Journal of Business advertisement>

23:35

RF: And I know for sure that you're not just saying that, because Piton does a LOT of charitable work. For example, your Backyard Concert –that was Habitat for Humanity– so you do that yearly. I know you work with Grace Kitchen, or is that still a thing? I know you have in the past.

MC: Yeah, our team has an effort of having a charitable event once a quarter, where we usually do it on Fridays, where we will volunteer at Grace Kitchen or Union Gospel Mission. We do a lot of work with Habitat for Humanity. We have a tremendous history with their organization. But yes, I think the extension of the reason why we, as a practice, pursue service projects, and the ability to demonstrate generosity, is because it's a value that our clients have. We're nothing but an extension of the values that our clients hold, and we feel very committed to being sure that that's executed well.

24:45

RF: OK, I love that. What would you say to people who...well, there's two questions, but I'll ask the first one first: What would you say to people who think, "I'll just wait until later to sort my finances out."

MC: I mean, "later" never comes, right? (RF: That's the point!–laughs) I just believe so strongly that anything that is easy to avoid in life, the sooner you tackle it, the more rich your life is. "Rich," of course, is well beyond just monetary definitions, but I think the goal is simply to make your life more fulfilling by defining what priorities are and allowing for money to be the tool that it should be in allowing for you to live your goals.

RF: Appealing for people who are resistant to the idea of a budget. Instead of saying, "Here's how we're going to restrict your life and make it way less fun," especially to the free spirits, and you're saying, "How can we get you more of the things that you love?"

MC: A hundred percent.

RF: "How can we get you more of the lifestyle that you want to have in your limited time on this Earth?"

MC: A hundred percent.

RF: Some of the things that would make a person like me say, "Let's talk about this later. We're good. It's fine." I realized I brought some, I guess I don't know if this is the correct term, but maybe like "generational trauma." I looked at the way my mother was around money and sometimes my

parents were very anxious, so when it comes time to discuss the budget, I immediately would go into defensive or shame, like, “Oh, I spent money on this. I really shouldn't have. I'm so sorry!” or this idea of “You have to face the music on how you've been using your money.”

RF: Or that stepping on the scale. That's the worst.

WS: Right? The fear of, “Oh, I have to actually look at this.” “Oh, my partner has to look at this.” And Nathan, my husband, wouldn't even be mad and I would just assume he was going to be mad and be like, “Oh, I'm sorry, I'm sorry. I spent money on this!” and he'd be like, “It's okay. Let's just talk about it.” I just wanted to mention that, if any listeners have those feelings, when it comes time to do this, that's part of the fear, that shame, and that you might be bringing, or that anxiety that you might be bringing, and maybe you don't even know that's part of why this is happening.

MC: Yeah, yeah, most definitely. To that point, one of the questions, and we recognize in our financial planning process that the first stage is “Discover.” And so in that phase we're gathering data, but once the data is gathered, we ask a lot of questions about who the person is and what we're trying to accomplish. Well, one of the questions that we ask, and the point that I'm making here, is that we don't have time to ask a thousand questions, but we boil it down because we know, in those meetings, we know we have, like, 15 minutes of concentrated time before that couple needs to go do something else. There's a reason why you don't dedicate the time to this on your own. So, with all of that, one of the questions that we ask is, “What did you learn about money in your childhood?” And the reason for that is that those lessons, whether taught with words or by example, they are deeply embodied in the way we think about money.

WS: Yes, absolutely.

MC: And so we need to know that as advisors. A lot of the value in the financial planning process is having, in your case, Wendy, Nathan hear you say these words. So, sometimes we're in that Discover meeting and our advisors are asking these questions and the spouse is going, “WHAT? That's why we can't figure this out,” and the amazing thing to me is often, –I'd like to believe that it's our technical expertise and advice that provides value, but often, it's simply the guiding through the process that allows for the couple to sort through some of the questions that they didn't even ask. It's interesting how that works.

29:15

RF: Okay, so we are entering a really scary, –we've been in a kind of scary economical downturn. Inflation is super high. There's a lot of people who are looking at some pretty hard times right now. What advice might you give to someone who's just like, “Wow, inflation is up so high. I still have family to take care of. I don't know about making ends meet.” You have anything to say to the person like that?

MC: Yes, you always go back to, "This is why you plan." and even when inflation is high, because I think, too, "Yes, we're in the down side of an economic cycle, but guess what's gonna happen? There's going to be an up side and there going to be another down side. There'll be an up side." So what we're experiencing right now is not unique. It's happened before. It will happen again. It just reinforces the reality of, there's uniquenesses to what we're going through right now. High inflation is one of them, but there's plenty of other circumstances that will be challenging and unique in the future, and have been challenging and unique in the past. So, specifically with inflation: you go back to the budget. That's why the budget is so critical, and there may be some additional decisions of discretion that need to be made today that you didn't have to make a year ago, after experiencing 10% inflation. But it just reinforces that everything comes back to: you plan. You have the courage to look at the numbers. You have the courage to talk about it. You have the discipline to be consistent about discussing it, and together, you define what the goal is, and recognizing that the goal will always require sacrifice. You have to decide that the sacrifice is worth it, but until you go through the process of understanding what the sacrifice brings, you don't have the conviction that the sacrifice is worth it.

31:20

RF: What would you say to people who are thinking, "You know, the planning? It sounds so great, but I wish I knew this ten years ago, and maybe it's just too late for me."

MC: It's never too late. What is the best time to plant a tree? It was 10 years ago. What's the second-best time? Today, right? And I mean, we we've worked with clients that –I will say the one starting point in a client relationship that is the worst is when the client comes in and they say, "I've never worked with a financial advisor. I don't know for sure if the numbers are going to pan out, but I gave my notice that I'm retiring last week." And I'm telling you, "There is nothing we can do but figure out does the budget work, and if not, you're going to really cut back in order to not risk spending all your money." That's the time frame that this job is HARD. Okay. Any other circumstance, if the prospect, the client that we start working with, is, "We're hoping to retire in five years, but we're willing to go a little longer. If we can leave earlier, great!" That's almost always a pretty great entry point, even if the news is not fantastic, because there's time to make adjustments and there's time not only to make technical adjustments, but also emotional adjustments, because sometimes people are easing into retirement with this goal of, "I want to buy a cabin. And I want to, you know, I wanna wanna wanna wanna wanna," and the reality is: there isn't enough money to support it. And so, as long as we have time to help the client slowly change expectations, they can make a very graceful transition into retirement with less pain, but time is needed, OK? And if you have negative time, in the example of the client that retired two weeks

prior to starting to work with us, that's TOUGH. If you have five years, better, ten years, better, but whatever that timeline is, the more time the better. So whether it's a thirty-year-old, forty-year old, a fifty-year old, it's just, "the sooner the better."

33:42

RF: So what's something that someone could do today? Just the one tiny, tiny baby step to, if they're thinking, "I know, I know that I need to get my finances in order. It's something that's been looming over my head." What's one tiny quick win that they can get today to start a plan for themselves?

MC: Yeah, I'd always go back to: it's budgeting. How you go about the equation? It's the simple math of: there has to be more coming in than going out. And if that doesn't exist organically, you HAVE to force it. And you've got to make some tough decisions to make that work. The second is an emergency fund. I mean, again, these are not sexy. These are not fun things. They're not even magical, but they're so fundamentally basic that, anytime you find somebody that has a sizable net worth, they just figured out a long time ago, that they have to have more coming in than going out. And if they live by that discipline the whole time and then there's an amount that's been saved or invested that's accommodated that growth and wealth. But I think that the two principles of the budget have to work and, from that budget, there needs to be savings for long-term objectives. And the second is, it's an emergency fund because, if you don't have that emergency fund, then the budget is blown by unexpected events so regularly.

RF: How much of an emergency fund do you recommend for people?

MC: Three to six months is the general recommendation. So, if there's two streams of income coming into a household, then we would recommend three months. If there's one stream of income coming into a household, we recommend six months, and those are big numbers.

WS: Yeah, they're definitely big numbers. So what, –change gears just a little bit– if you think back on all your years of helping people with their financial plans, what is a favorite experience of yours that you've had. Do you have a certain couple –wow!–they were just perfect?

MC: Yeah, yeah you know it's always our job as advisors, and my job, is so fulfilling. It's remarkable to me that I have a different answer to that every week, Wendy, because, you know, it's just remarkable to see dreams realized, to see people accomplish more than they thought they were going to be able to accomplish. And with that, it's not necessarily all of the monetary objectives, it's simply having peace and knowing that they're able to live the dreams that they've laid out for themselves to be able to live. So I can give you four examples just from TODAY in terms of clients that we're visiting with and touching base with. But it's always dreams realized. I think the most fulfilling timeframe, so this isn't client-specific, but it is true of every retiring client I've ever worked

with, that there was always a little apprehension about their confidence level and feeling comfortable not working. And that moment where they come back into the office, and you can tell: they sit there in the lobby. They're dressed different. There's this peace on their face. There's usually a different smile than before, and I can say at that moment, "Oh, it happened!" That client got comfortable living in retirement, and receiving money from a place that doesn't require them to go to work every day. For some people it happens, even though, mind you, in these examples, everybody is financially prepared for it, but there's sometimes a two-week time frame, sometimes a two-month, sometimes a two-year, sometimes a five-year, where that person recognizes that they've done the work, that the plan is working, that they have plenty in order to accommodate what their objectives are and they're just fulfilled and peaceful. And that's the moment that they're able to execute more giving objectives. You know, they then start asking different questions in terms of, "How can I help my family financially, our kids and our grandkids?", and that doesn't happen when you're fearful. That happens when you're confident. That happens when you feel that the plans that you've put in place are successful. And that's the most fulfilling part of what I do.

WS: Yeah. I feel like you're just describing: "The plan has worked! We have arrived where we need to be," and the peace. That's something everybody wants, I don't care who you are. That does seem SO fulfilling to be the person to help couples or people or partners or anybody get there. Yeah! That's incredible.

39:02

It's been AMAZING talking with you today. Let me ask you just one more question that we ask everybody, and it is, "Is there anything that you are obsessed with right now?" And it could be anything, doesn't have to be about finance.

MC: Obsessed. Well, this is going to be a very strange answer.

WS: We love strange answers! Yeah!

MC: So I'm obsessed right now with plunging into a very cold pool. Yeah.

RF and WS: You know, I'm sure that I'm starting to see more and more of this.

MC: So the funny thing is, there was a confluence of a couple of my best friends were doing this, whereby, after a workout, there is time that is exchanged between a dry sauna and a steam sauna, and then you proceed to jump, but I'll call it "ease," –in a terrified fashion, because it's so uncomfortable– into a pool. And I believe it's like 50° and the goal is to stay in in the pool for two minutes. My friends were doing this. At the same time, my doctor pretty much prescribed it to me. I work with Jessica Schneider and Empowered Health, and Dr. Schneider was explaining all of the benefit medically that comes from this experience. And I can tell you that, even though it's so uncomfortable and painful to get into that pool, coming out of it, it's amazing how your body feels

better. I'm sharper mentally and it really is just a wonderful experience, a great way to start the morning.

RF: And what a metaphor for what we already talked about: it's so uncomfortable, but the benefits make it worth that discomfort of two minutes of, "This is how I die."

MC: Yeah, yeah, it's true.

RF: That is such a perfect way to sum up this entire this entire interview. It's been a pleasure, Michelle, thank you so much!

MC: Absolutely, yeah, thank you guys.

RF: Where can people find you if they want to learn more about you, or interested in working with you perhaps?

MC: So the best place is probably our website pitonwealth.com, and then we are on Facebook, of course Instagram. And you know our office in Kennewick is right off of Clearwater. We also have an office location and a strong presence in Kalispell, Montana.

RF: Great. Thank you again. This is wonderful. And thanks everyone for listening.

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